assigning weighted values to selective ones of the participant metrics. In such an embodiment, the weights can be totaled and compared against a previously established threshold value representing a minimum requirement for program participation. Because not all questions resulting in participant metrics require answers, the threshold value comparison can assure sufficient participant metrics have been provided to generate a viable customized wellness program for the participant.

[0064] In another embodiment, program suitability can be determined heuristically. For example, a learning neural network can be fed training data including sample participant metrics as well as data indicating whether the participant associated with a metric set successfully completed the program. Accordingly, the automated system can be a self-learning, dynamically adjusting artificially intelligent computer system that assures a target success rate is achieved over time by establishing a feedback loop so long as a correlation exists between initially provided participant metrics and program success.

[0065] In step **420**, a digital coach can be established for the participant. In one embodiment, a user can directly select a digital coach. In another embodiment, the automated program generation system can limit a selection of available coaches to ones determined to be suitable for the applicant. The applicant can then select a digital coach from among this limited set of coaches. In still another embodiment, a participant can be automatically provided a digital coach based upon associated metrics and the coach most closely matching the needs of the applicant. In step **425**, program stages and milestones to be achieved for an identified stage.

[0066] In step **430**, additional information can be gathered for the participant as needed. Additional information may be needed before the computer system can determine plan specifics to assist the participant in reaching a specific milestone. In step **435**, a detailed wellness plan can be generated to achieve a current milestone, thereby permitting the participant to progress past the current stage. In step **440**, tools for achieving the milestones can be provided and/or enabled in accordance with the detailed wellness plan.

[0067] For example, if the milestone to be achieved is primary a mental or psychological milestone, psychological tools can be provided. Tools can include classroom lessons, assignments that must be completed and designated scores achieved, automated counseling, group counseling, online counseling, psychologist assisted counseling sessions, and the like. In another example, if the milestone to be achieved is primarily a physical milestone, tools to achieve the milestone can be provided. Such tools can include classroom lessons, exercise programs, medical examinations, weight loss/gain goals, dietary restrictions, and the like.

[0068] In step **445**, the performance of the participant can be evaluated. In step **450**, a determination can be made as to whether a present stage of the participant's program has been successfully completed. If the stage has not been successfully completed, the participant may be advised to continue executing the current plan. Alternatively, a lack of results or stagnation within a single stage for a designated duration can trigger the method to loop back to step **425**, where the system can re-evaluate the previously established milestone, adjusting them as appropriate. If in step **450**, it is determined that the stage has been successfully completed, the method can proceed to step **455**, where the participants metrics can be updated. The method can then loop to step **425**, where details for the next stage can be determined along with stage specific milestones. Further, previously computed stages can be updated as necessary in light of changing participant metrics and the successful achievement of the previous stage.

[0069] The present invention can be realized in hardware, software, or a combination of hardware and software. The present invention can be realized in a centralized fashion in one computer system or in a distributed fashion where different elements are spread across several interconnected computer systems. Any kind of computer system or other apparatus adapted for carrying out the methods described herein is suited. A typical combination of hardware and software can be a general-purpose computer system with a computer program that, when being loaded and executed, controls the computer system such that it carries out the methods described herein.

[0070] The present invention also can be embedded in a computer program product, which comprises all the features enabling the implementation of the methods described herein, and which when loaded in a computer system is able to carry out these methods. Computer program in the present context means any expression, in any language, code or notation, of a set of instructions intended to cause a system having an information processing capability to perform a particular function either directly or after either or both of the following: a) conversion to another language, code or notation; b) reproduction in a different material form.

[0071] This invention can be embodied in other forms without departing from the spirit or essential attributes thereof. Accordingly, reference should be made to the following claims, rather than to the foregoing specification, as indicating the scope of the invention.

What is claimed is:

1. A method for providing personalized wellness programs comprising the steps of:

receiving participant metrics, said metrics including data elements indicative of a plurality of mental and a plurality of physical attributes relating to wellness of an associated participant;

assigning numerical weights to selective ones of these metrics;

algorithmically determining a wellness program based at least in part upon the assigned weights, said wellness program including a plurality of stages that includes at least a first stage and at least a second stage;

presenting said first stage to said participant;

automatically evaluating participant performance of said first stage using a data-driven approach, said performance evaluation based at least in part upon said participant metrics; and

presenting said second stage when said evaluated performance indicates a successful completion of said first stage.

2. The method of claim 1, further comprising the steps of:

receiving participant metrics that are associated with a different participant; and